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February 1, 1993

X Tax Collector Utility of Newark 970 Broad Street Newark, NJ 07103

Office of Tax Abatement and Special Taxes Room B-26 920 Broad Street Newark, NJ 07103

Re: K. HOVNANIAN AT NEWARK URBAN

RENEWAL CORPORATION III, INC.

To: FRAZIER

Lot: 21.09 Block: 406 Address: 46 Cornerstone Lane Newark, NJ 07103

Closing date: 5-27-93
Deed Amount: 139, 105.10

Gentlemen:

The above described property was sold by K. Hovnanian at Newark Urban Renewal Corporation III, Inc. to the above purchasers. Closing of title took place on the above date.

The bank who holds our mortgage is:

Our Mortgage Account No.:

Please direct all original tax and tax abatement bills to my bank and send me copies of same.

Please change your account records immediately to reflect the above.

Very truly yours,

Buyer

K. HOVNANIAN AT NEWARK URBAN RENEWAL CORPORATION III, INC.

Closing Coordinator

by K. Hovnanian at Newark Urban Renewal Corporation III, Inc.

KH0V033282